

HEALTH INFINITY

CUSTOMER INFORMATION SHEET
(Description is illustrative and not exhaustive)

SI No	Title	Description	Policy Clause Number
1	Product Name	Health Infinity	
2	What am I covered for	1) In-patient Hospitalization Treatment	Section C1
		2) Pre-Hospitalization	Section C2
		3) Post-Hospitalization	Section C3
		4) Road Ambulance	Section C4
		5) Day Care Procedures	Section C5
		6) Preventive Health Check Up	Section C6
3	What are the major exclusions in the policy	Please refer the Policy Wordings for detailed exclusion list	Standard Exclusions Section D- II and Specific Exclusion D-II
4	Waiting Period	Pre-existing diseases: 36 months	Standard Exclusions Section D- I.
		Specific waiting period: 24 months	
		Joint Replacement, Surgery for vertebral column disorders (unless necessitated due to an accident), Surgery to correct deviated nasal septum, Hypertrophied turbinate etc. : 36 months	
		Initial Waiting Period: 30 days	
5	Reduction in waiting period	For conditions pertaining to Reduction in waiting period please refer the policy wordings	Section E21
6	Payment Basis	All payouts are Indemnity payment basis.	Section C
7	Cost Sharing	A co-payment as opted by you and mentioned on the policy schedule will be triggered once the accepted cumulative claim amounts per annum exceeds 100 times per day room rent limit.	Section E22
8	Discounts	A. Wellness discount	Section E25
		B. Family Discount	
		C. Long Term Policy Discount	
		D. Employee Discount	
		E. Online Discount	
9	Renewal Conditions	Renewal of Policy : Grace period of 30 days for renewing the policy is provided	Section E5
10	Renewal Benefits	Preventive Health Check Up	Section C6
		Wellness Discount	Section E25.A
11	Cancellation	For all clauses pertaining to cancellation please refer the policy wordings	Section E9
12	Claims	For Cashless Claims Procedure	Section E30
		For Reimbursement Claims Procedure	
13	Grievance Redressal Procedure	Details Grievance Redressal cell, Governing Body of Insurance Council and list of Ombudsman offices	Section E17
14	Insured's Rights	Free Look	Section E10
		Migration	Section E13
		Portability	Section E11
		Per day Room Rent Enhancement	Section E26
		Turn Around Time (TAT) for issue of Pre Auth	Section E30
		Claim settlement	Section E30
14	Insured's Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid	Section E1
Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.			